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This listing of claims will replace all prior versions, and listings, of claims in the application:

#### LISTING OF CLAIMS

1. (currently amended) A method for initiation of an agreement utilizing a network, comprising:
  - (a) allowing a buyer and a seller to negotiate terms of a trade utilizing a network, wherein on-line term negotiation forms may be traded via a network as buyer and seller negotiate a transaction;
  - (b) receiving from the buyer the form indicating the terms of trade utilizing the network;
  - (c) receiving an identifier from the buyer utilizing the network;
  - (d) sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;
  - (e) forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;
  - (f) allowing the seller to digitally sign the form utilizing the network;
  - (g) receiving the digitally signed form from the seller utilizing the network;
  - (h) transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement; [[and]]
  - (i) verifying the credit of the seller utilizing the network[[.]]; and
  - (j) allowing the buyer to select from a group of options in order to settle an account utilizing the network, wherein the options include settling a minimum balance, partially settling, settling a full balance, and applying for an import loan on payment due date.
2. (original) A method as recited in claim 1, wherein the network includes a wide area network.
3. (previously presented) A method as recited in claim 1, and further comprising authenticating an identity of the buyer prior to sending the form to the bank.
4. (original) A method as recited in claim 3, wherein the identity is authenticated by requiring the submission of an identifier and a password.
5. (canceled)

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6. (original) A method as recited in claim 1, wherein the form is a combined purchase order proforma invoice.

7. (currently amended) A computer program embodied on a computer readable medium for initiation of an agreement utilizing a network, comprising:

- (a) a code segment for allowing a buyer and a seller to negotiate terms of a trade utilizing a network, wherein on-line term negotiation forms may be traded via a network as buyer and seller negotiate a transaction;
- (b) a code segment for receiving from the buyer the form indicating the terms of trade utilizing the network;
- (c) a code segment for receiving an identifier from the buyer utilizing the network;
- (d) a code segment for sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;
- (e) a code segment for forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;
- (f) a code segment for allowing the seller to digitally sign the form utilizing the network;
- (g) a code segment for receiving the digitally signed form from the seller utilizing the network;
- (h) a code segment for transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement; [[and]]
- (i) a code segment for verifying the credit of the seller utilizing the network[[.]]; and
- (j) a code segment for allowing the buyer to select from a group of options in order to settle an account utilizing the network, wherein the options include settling a minimum balance, partially settling, settling a full balance, and applying for an import loan on payment due date.

8. (original) A computer program as recited in claim 7, wherein the network includes a wide area network.

9. (original) A computer program as recited in claim 7, and further comprising a code segment for authenticating an identity of the buyer prior to sending the form to the bank.

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10. (original) A computer program as recited in claim 9, wherein the identity is authenticated by requiring the submission of an identifier and a password.
11. (canceled)
12. (original) A computer program as recited in claim 7, wherein the form is a combined purchase order proforma invoice.
13. (currently amended) A system for initiation of an agreement utilizing a network, comprising:
  - (a) logic for allowing a buyer and a seller to negotiate terms of a trade utilizing a network, wherein on-line term negotiation forms may be traded via a network as buyer and seller negotiate a transaction;
  - (b) logic for receiving from the buyer the form indicating the terms of trade utilizing the network;
  - (c) logic for receiving an identifier from the buyer utilizing the network;
  - (d) logic for sending the form to a bank for assessing the credit of the buyer utilizing the network, wherein the bank to which the credit application is sent is based on the identifier;
  - (e) logic for forwarding the form to the seller along with the assessment of the credit of the buyer utilizing the network;
  - (f) logic for allowing the seller to digitally sign the form utilizing the network;
  - (g) logic for receiving the digitally signed form from the seller utilizing the network;
  - (h) logic for transmitting a notice to the buyer indicating that the digitally signed form has been received from the seller, thus initiating the agreement; [[and]]
  - (i) logic for verifying the credit of the seller utilizing the network[[.]]; and
  - (j) logic for allowing the buyer to select from a group of options in order to settle an account utilizing the network, wherein the options include settling a minimum balance, partially settling, settling a full balance, and applying for an import loan on payment due date.
14. (original) A system as recited in claim 13, wherein the network includes a wide area network.

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15. (original) A system as recited in claim 13, and further comprising logic for authenticating an identity of the buyer prior to sending the form to the bank.

16. (original) A system as recited in claim 15, wherein the identity is authenticated by requiring the submission of an identifier and a password.

17. (canceled)

18. (original) A system as recited in claim 13, wherein the form is a combined purchase order proforma invoice.